Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 B1 (Official Form 1) (4/10) Document Page 1 of 49

Main

ц
Ō
Ь
ş
둳
ĕ
- i
10
0
80
Z.
0
30
9
82
0
3
50
75
9
5.
4
Ë.
Ve.
:
2
Τ,
E.
٧a
£
So
0
8
Ħ
5
ě
Z
Ó,
201
5
91
6
0
õ
5
Ž
S
Į.
B
ankr
щ

United S DISTR	States Bank RICT OF NI	ruptcy Co EW JERS	ourt SEY				Voluntai	ry Petition
Name of Debtor (if individual, enter Last, First, Gordillo, Wonda				Joint	Debtor (Spou	se) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): aka Wanda Gordillo	s years					e Joint Debtor ind trade names)	in the last 8 year	rs
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 6435	ver I.D. (ITIN) No.	/Complete EIN			of Soc. Sec. one, state all):	or Individual-T	axpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 525 Lafayette Ave.	and State)		Street Ad	ddress	of Joint Debt	or (No. and Str	reet, City, and S	tate
Pleasantville, NJ	ZIPCO	DDE	1					ZIPCODE
	082	232	G i	CD.		D: : 1D	CD :	
County of Residence or of the Principal Place of	Business:		County o	of Resi	idence or of th	ne Principal Pla	ace of Business:	
Atlantic  Mailing Address of Debtor (if different from stre	eet address):		Mailing A	Addre	ss of Joint De	ebtor (if differen	nt from street ad	ldress):
	ZIPCC	DDE	]					ZIPCODE
Location of Principal Assets of Business Debtor	(if different from s	treet address a	bove):					ZIPCODE
Type of Debtor	1	e of Business			C		kruptcy Code l	
(Form of Organization) (Check <b>one</b> box)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ✓ Corporation (includes LLC and LLP)	(Check <b>one</b> box)  Health Care B Single Asset F 11 U.S.C. § 10  Railroad	Real Estate as def	fined in		Chapter Chapter Chapter	· 7 · 9	is Filed (Check Chapter 15 I Recognition Main Procee	Petition for of a Foreign
Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Stockbroker Commodity B Clearing Bank				Chapter Chapter	er 12 r 13	Chapter 15 I Recognition Nonmain Pr	of a Foreign
		x-Exempt Entity			debts, o	(Che are primarily co defined in 11 U	.S.C.	Debts are primarily
	Debtor is a under Title	k box, if applical a tax-exempt orga e 26 of the United Internal Revenue	anization d States		individ	) as "incurred to ual primarily for al, family, or ho e."	or a	business debts
Filing Fee (Check one b	pox)		С	heck	one box:	Chapter 11 D	Oebtors	
Full Filing Fee attached				_			fined in 11 U.S.	
Filing Fee to be paid in installments (Applications and application for the court's consideration to pay fee except in installments. Rule 1006	on certifying that the (b). See Official F	ne debtor is und form No. 3A.	able _	heck insid	<b>if:</b> tor's aggregate lers or affiliates	noncontingent lic ) are less than \$2 hree years therea	quidated debts (exo.,343,300 (amount	U.S.C. § 101(51D)  cluding debts owed to subject to adjustment on
Filing Fee waiver requested (applicable to chattach signed application for the court's con			·   [	Acc	ceptances of the		etition. Dicited prepetiti h 11 U.S.C. § 1	
Statistical/Administrative Information			•					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is distribution to unsecured creditors.			paid, there w	vill be 1	no funds availab	ble for		
Estimated Number of Creditors  1-49 50-99 100-199 200-995	1000- 5000	5,001- 10,000	10,001 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	01	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities    So to	1 \$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	01	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	]

PDF
Adobe
08010 -
02Y-08
0-3
- 308
9-755
er. 4.5.
nc., v
ftware, I
pe Soi
ew Ho
10, Ne
91-20
©19
y2010
ptc
Bankrup

B1 (Official Ger	10146190-JNP Doc 1 Filed 12/1		41:10 Desc Main <sub>Page 2</sub>
Voluntary Pet (This page must be	tition Document completed and filed in every case)	Page 2 of 49 Name of Deblo(s): Wonda Gordillo	
	All Prior Bankruptcy Cases Filed Within Last 8 Years (		
Location Where Filed:	NONE	Case Number:	Date Filed:
	N.A.	Case Number:	Date Filed:
0	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
10K and 10Q) with Section 13 or 15(d) relief under chapter	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)  s attached and made a part of this petition.	Exhib  (To be completed if del whose debts are primar  I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief available I further certify that I delivered to the debtor the results of the complete that I delivered to the debtor that I delivered to th	btor is an individual fily consumer debts) going petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter. notice required by 11 U.S.C. § 342(b).
	E-1.	l bit C	
(To be completed Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	part of this petition.	nibit D.)
		arding the Debtor - Venue	
<b>□</b>	(Check an Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo		
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this D	vistrict.
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will b	ed States but is a defendant in an action or proc	eeding [in federal or state
	Certification by a Debtor Who Resi (Check all ap	des as a Tenant of Residential Propoplicable boxes)	erty
	Landlord has a judgment for possession of debtor's reside	•	)
		landlord that obtained judgment) of landlord)	
	Debtor claims that under applicable non bankruptcy law,		r would be permitted to cure the
	entire monetary default that gave rise to the judgment for Debtor has included in this petition the deposit with the c	possession, after the judgment for possession v	was entered, and
	period after the filing of the petition.	•	•
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 3 of 49 **B1** (Official Form 1) (4/10) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Wonda Gordillo **Signatures** Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11, United States I request relief in accordance with the chapter of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are Code, specified in this petition. attached Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Wonda Gordillo Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) December 10, 2010 (Date) Date Signature of Attorney\* Signature of Non-Attorney Petition Preparer /s/ Thomas J. Subranni, Esq. Signature of Attorney for Debtor(s) I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, THOMAS J. SUBRANNI, ESO. TS1104 and have provided the debtor with a copy of this document and the notices Printed Name of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 SUBRANNI OSTROVE & ZAUBER, ESO setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any 1624 Pacific Avenue document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address POB 1913 Atlantic City, NJ 08404 Printed Name and title, if any, of Bankruptcy Petition Preparer (609) 347-7000 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, December 10, 2010 state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Date imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re	Wonda Gordillo	Case No.
_	Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Desc Main

Page 2

B1 D (Official Form 1, Exh. D) (12/09) – Cont.

Bankruptcy2010 ©1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Wonda Gordillo
WONDA GORDILLO

Date: \_\_\_\_December 10, 2010

**B6 Cover (Form 6 Cover) (12/07)** 

## FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6A (Officia PSA 10, 48,450-JNP	Doc 1	Filed 12/10/10	Entered 12/10/10 09:41:10	Desc Main
2011 (011101111 0111) (12/07)		Document Da	and 7 of 10	

In re	Wonda Gordillo	Case No.
	Debtor	(If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
525 Lafayette Ave., Pleasantville, NJ 08232	Fee Simple		110,000.00	167,302.00
	_		110.000.00	

Bankruptcy2010 ©1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

nai -

B6B (Official PSP 18-48150-JNP
--------------------------------

Doc 1

## Filed 12/10/10 Entered 12/10/10 09:41:10 Document Page 8 of 49

In re	Wonda Gordillo	Case No.	
-	Debtor	(If known)	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

		o not disclose the child's hame. See, 11 U.S.C. § 112 and Fed. R. Ban		. ,
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand		60.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America		100.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture, appliances, etc.		1,500.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel		100.00
7. Furs and jewelry.		Jewelry		100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

B6B (Offici**C Rase: 110)-42/1/50-JMP** Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 9 of 49

In re	Wonda Gordillo	Case No.	
	Debtor	(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Possible Tax Refund		3,000.00
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 GMC		2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

B6B (Offic <b>GASC</b> m10b)4821050-JNIR.	Doc 1	Filed 12/10/10	Entered 12/10/10 09:41:10	Desc Main
		Document F	Page 10 of 49	

In re	Wonda Gordillo	Case No.	
-	Debtor	(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY  Second of the continuation of the					
particulars. 33. Furming equipment and implements. 34. Furm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemiza.  X  X	TYPE OF PROPERTY	O N	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	WITHOUT DEDUCTING ANY SECURED CLAIM
33. Farming equipment and implements, 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	32. Crops - growing or harvested. Give particulars.	X			
35. Other personal property of any kind not already listed. Itemize.		X			
already listed. Itemize:	34. Farm supplies, chemicals, and feed.	X			
	35. Other personal property of any kind not already listed. Itemize.	X			
			0		

Bankruptcy2010 ©1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

**B6C** (

☐ 11 U.S.C. § 522(b)(3)

Bankruptcy2010@1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

Entered 12/10/10 09:41:10 Desc Main

Official Form 6C) (04/10)	DOC I	LIIGU TZ/TO/	TO	Eliferen 17/10	TO
Official Form 6C) (04/10)		Document	Pag	ne 11 of 49	

In re	Wonda Gordillo	Case No.	
	Debtor	(If known)	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Cl	neck one box)	
$\mathbf{V}$	11 U.S.C. § 522(b)(2)	

Check if debtor claims a homestead exemption that exceeds
\$146,450*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	11 U.S.C. 522(d)(5)	60.00	60.00
Bank of America	11 U.S.C. 522(d)(5)	100.00	100.00
Furniture, appliances, etc.	11 U.S.C. 522(d)(3)	1,500.00	1,500.00
Wearing apparel	11 U.S.C. 522(d)(3)	100.00	100.00
Jewelry	11 U.S.C. 522(d)(4)	100.00	100.00
Possible Tax Refund	11 U.S.C. 522(d)(5)	3,000.00	3,000.00
1999 GMC	11 U.S.C. 522(d)(2)	2,000.00	2,000.00

Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Case 10-48150-JNP Doc 1 Page 12 of 49 Document

B6D (Official Form 6D) (12/07)

In re	Wonda Gordillo	Case No.	
	Debtor	(If known)	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 14830xxxx			Lien: First Mortgage					57,302.00
BAC/Countrywide 450 American St. # SV416 Simi Valley, CA 93065			Security: 525 Lafayette Ave., Pleasantville, NJ 08232				167,302.00	21,002100
			VALUE \$ 110,000.00					
ACCOUNT NO. F-044802-10			represents creditor					
BAC/Countrywide Attn: Powers Kirn 728 Marne Highway Ste. 200 Moorestown, NJ 08057							Notice Only	Notice Only
			VALUE \$ 0.00					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	•		(Total a	Sub	tota	ı≽′	\$ 167,302.00	\$ 57,302.00
			(Total o		s pa [otal		\$ 167,302.00	\$ 57,302.00

(Report also on Summary of Schedules) also on Statistical

(Use only on last page)

(If applicable, report Summary of Certain Liabilities and Related Data.)

# Bankruptcy2010 @1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 13 of 49

**B6E (Official Form 6E) (04/10)** 

In re	Vonda Gordillo	, Case No
	Debtor	(if known)
SC	CHEDULE E - CREDITORS I	HOLDING UNSECURED PRIORITY CLAIMS
address, in	I claims entitled to priority should be listed in this neluding zip code, and last four digits of the account	parately by type of priority, is to be set forth on the sheets provided. Only holders of schedule. In the boxes provided on the attached sheets, state the name, mailing ant number, if any, of all entities holding priority claims against the debtor or the tion. Use a separate continuation sheet for each type of priority and label each with
the debtor	r chooses to do so. If a minor child is a creditor, s	ebtor has with the creditor is useful to the trustee and the creditor and may be provided if tate the child's initials and the name and address of the child's parent or guardian, such as use the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
entity on both of the Joint, or Coin the column	the appropriate schedule of creditors, and complet tem or the marital community may be liable on eac Community." If the claim is contingent, place an "	be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the e Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, ch claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" ed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in
		box labeled "Subtotals" on each sheet. Report the total of all claims listed on this to completed schedule. Report this total also on the Summary of Schedules.
amounts e	entitled to priority listed on this Schedule E in the	ted on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with tical Summary of Certain Liabilities and Related Data.
amounts i	not entitled to priority listed on this Schedule E in	y listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors Statistical Summary of Certain Liabilities and Related
☑ Chec	k this box if debtor has no creditors holding unsec	cured priority claims to report on this Schedule E.
TYPES (	OF PRIORITY CLAIMS (Check the appropriate	e box(es) below if claims in that category are listed on the attached sheets)
☐ Don	nestic Support Obligations	
or responsi		erable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, to whom such a domestic support claim has been assigned to the extent provided in
Exte	ensions of credit in an involuntary case	
	ns arising in the ordinary course of the debtor's bunt of a trustee or the order for relief. 11 U.S.C. § 5	usiness or financial affairs after the commencement of the case but before the earlier of the 07(a)(3).

## Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Wages, salaries, and commissions

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the

## Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 14 of 49 Case 10-48150-JNP B6E (Official Form 6E) (04/10) - Cont.

Bankruptcy2010 ©1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

In reWonda Gordillo	, Case No
Certain farmers and fishermen	
	er or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
claims of contain namers and issortion, up to \$5,775 per name	2 of instantial, against the decisi, as provided in 11 c.s.c. \$ 50 /(a)(0).
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchase that were not delivered or provided. 11 U.S.C. § 507(a)(7).	, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Un	uits
Taxes, customs duties, and penalties owing to federal, state, and	local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depos	sitory Institution
	e Office of Thrift Supervision, Comptroller of the Currency, or Board of accessors, to maintain the capital of an insured depository institution. 11
Claims for Death or Personal Injury While Debtor Was In	toxicated
Claims for death or personal injury resulting from the operation lcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	of a motor vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on 4/01/13, and every three year adjustment.	ars thereafter with respect to cases commenced on or after the date of

 $\underline{\phantom{a}0\phantom{a}}$  continuation sheets attached

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main

Page 15 of 49 Document

B6F (Official Form 6F) (12/07)

In re	_
SC	<u>'</u> ]
against the	

Wonda Gordillo Case No. (If known) Debtor

## HEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 100158xxxx  American Honda Finance 200 Continental Dr. Newark, DE 19713			Consideration: Auto loan				Notice Only
ACCOUNT NO. 442710003701xxxx  Bank of America POB 17054 Wilmington, DE 19884			Consideration: Credit card debt				Notice Only
ACCOUNT NO. 522276311023xxxx Chase POB 15298 Wilmington, DE 19850			Consideration: Credit card debt				Notice Only
ACCOUNT NO. 1565131600xxxx  Chase Manhattan Mortgage POB 24696 Columbus, OH 43224			Consideration: Mortgage				Notice Only
continuation sheets attached				Subt	otal	>	\$ 0.00
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Case 10-48150-JNP Doc 1 Document Page 16 of 49

B6F	(Official	Form 6	<b>F</b> ) (	(12/07) ·	· Cont.
-----	-----------	--------	--------------	-----------	---------

In re	Wonda Gordillo	,	Case No	
		Debtor		(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 542418068635xxxx			Consideration: Credit card debt				
Citi POB 6241 Sioux Falls, SD 57117							Notice Only
ACCOUNT NO. 607300401815xxxx	+		Consideration: Personal loan	T			
CitiFinancial 300 Saint Paul Place Baltimore, MD 21202	X		Joint with Luis Quiles				7,339.00
ACCOUNT NO. 601100158016xxxx	$\dagger$		Consideration: Credit card debt				
Discover Financial Services POB 15316 Wilmington, DE 19850	1						6,797.00
ACCOUNT NO. 600889276744xxxx	$\dagger$		Consideration: Credit card debt	╁			
GEMB/JCPenney POB 981131 El Paso, TX 79998							Notice Only
ACCOUNT NO. 601136100949xxxx	+		Consideration: Credit card debt	T			
GEMB/Sam's Club POB 981064 El Paso, TX 79998							5,849.00
Sheet no. 1 of 2 continuation sheets att	ached			Sub	tota	ı>	\$ 19,985.00
to Schedule of Creditors Holding Unsecured				7	Coto		¢

Nonpriority Claims

Total➤ \$

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 17 of 49

B6F (Official Form 6F) (12/07) - Con
--------------------------------------

In re	Wonda Gordillo	,	Case No	
		Debtor		(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4698xxxx  Midland Mortgage Company POB 268959 Oklahoma City, OK 73126			Consideration: Mortgage				Notice Only
ACCOUNT NO. 512107182579xxxx  Sears/CBSD POB 6189 Sioux Falls, SD 57117			Consideration: Credit card debt				Notice Only
ACCOUNT NO. 617406772732xxxx Sovereign Bank 450 Penn St. Reading, PA 19602			Consideration: Other				0.00
ACCOUNT NO. 407198236610xxxx  Verizon Wireless POB 26055 Minneapolis, MN 55426			Consideration: Utilities				Notice Only
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total > \$

19,985.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 10-48150-JNP	Doc 1	Filed 12/10/10	Entered 12/10/10 09:41:10
BoG (Official Form 6G) (12/07)		Document F	Page 18 of 49

Case 10-48150-JNP B6G (Official Form 6G) (12/07)	Doc 1	Filed 12/10	/10	Entered 12/1	LO/10 C
B6G (Official Form 6G) (12/07)		Document	Pag	e 18 of 49	

In re	Wonda Gordillo	Case No.	
	Debtor		(if known)

Desc Main

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Τ	Filea 12/10/	/ΤΟ	Entered 12/10/10 09:41:10	Desc Mair
	Document	Pa	ge 19 of 49	

In re	Wonda Gordillo	Case No.	
_	Debtor		(if known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

uis Quiles 39 East Landis Ave Apt 2	
ineland, NJ 08360	CitiFinancial 300 Saint Paul Place Baltimore, MD 21202

# Bankruptcy2010@1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 20 of 49

В

wonda Gordillo  Debtor		Case ——	(if known)		
The column labeled "Spouse" niled, unless the spouses are sep	DULE I - CURRENT INCOME OF In the state of the completed in all cases filed by joint debtors and by every arrated and a joint petition is not filed. Do not state the name for five the state of the sta	ery married debto of any minor chil	or, whether or no	a joint pet	tition is
Debtor's Marital	fer from the current monthly income calculated on Form 22A  DEPENDENTS OF DEI		OUSE		
Status: Single	RELATIONSHIP(S): daughter		AGE(S): 18	3	
Employment:	DEBTOR		SPOUSE		
Occupation	Unemployed				
Name of Employer					
How long employed					
Address of Employer			N.A.		
NCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR	SPO	OUSE
. Monthly gross wages, salar		\$	0.00	\$	N.A.
(Prorate if not paid mont . Estimated monthly overtime	• 1	\$	0.00	\$	N.A.
•		\$		\$	N.A.
. SUBTOTAL . LESS PAYROLL DEDUCT	NONE	Φ.	0.00	Φ	N.A.
LESS PATROLL DEDUCT	IONS	\$	0.00	\$	N.A.
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li></ul>	l security	\$	0.00	\$	N.A.
c. Union Dues		\$	0.00	\$	N.A.
d. Other (Specify:		) \$	0.00	\$	N.A.
. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	0.00	\$	N.A.
TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	N.A.
. Regular income from opera (Attach detailed statement)	tion of business or profession or farm	\$	0.00	\$	N.A.
. Income from real property		\$	0.00	\$	N.A.
. Interest and dividends		\$	0.00	\$	N.A.
<ol> <li>Alimony, maintenance of debtor's use or that of depe</li> </ol>	r support payments payable to the debtor for the ndents listed above.	\$	0.00	\$	N.A.
<ol> <li>Social security or other go (Specify) <u>Unemployment</u></li> </ol>		\$	1,500.00	\$	N.A.
2. Pension or retirement inco	ome	\$	0.00	\$	N.A.
(C: C)		\$	0.00	\$	N.A.
		\$	0.00	\$	N.A.
4. SUBTOTAL OF LINES 7	THROUGH 13	\$	1,500.00	\$	N.A.
5. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)	\$	1,500.00	\$	N.A.
	MONTHLY INCOME (Combine column totals	Γ	\$	1,500.00	
from line 15)		ort also on Summatistical Summary		and, if app	olicable,

None

B6J (Of <b>Case-in</b> )648 <b>1250</b> -JNP Doc 1 Filed 12/10/10 Entered 12/10/1 Document Page 21 of 49	10 09:41:10 Desc Main	1
In re Wonda Gordillo Case No.		
Debtor Case No.	(if known)	
SCHEDULE J - CURRENT EXPENDITURES OF INDIV	VIDUAL DERTOR(S)	)
Complete this schedule by estimating the average or projected monthly expenses of the debto filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.		se
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con labeled "Spouse."	nplete a separate schedule of expend	litures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$2	250.00
b. Water and sewer	\$	
c. Telephone	\$	
d. Other Television, Internet	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$7	
5. Clothing	\$2	200.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10.Charitable contributions	\$	
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	
c. Health	\$	
d.Auto	\$	
e. Other	\$	
12.Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	<b></b> \$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Haircare, tobacco, misc.	\$2	200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$1.7	745.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

\$ \_\_\_\_1,500.00

\$\_\_\_\_\_\_\$

None

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court**

DISTRICT OF NEW JERSEY

In re	Wonda Gordillo		Case No.		
		Debtor			
			Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

## AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 110,000.00		
B – Personal Property	YES	3	\$ 6,860.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 167,302.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 19,985.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,500.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,745.00
тот	ΓAL	15	\$ 116,860.00	\$ 187,287.00	

# Official Form 48 150 55 IN Property (12/17) Property (12/17) Entered 12/10/10 09:41:10 Desc Main United States Bankrup (2) Court DISTRICT OF NEW JERSEY

In re	Wonda Gordillo	Case No	
	Debtor		
		Chapter 7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

## **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 1,500.00
Average Expenses (from Schedule J, Line 18)	\$ 1,745.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 1,892.80

## **State the Following:**

State the I onowing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 57,302.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 19,985.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 77,287.00

## B6 (Official as em 160-148-145-16-14) NP2/07) Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main

Page 24 of 49 Document

	Wonda Gordillo	-
In re		Case No.
	Debtor	(If known)

## DECLARATION CONCERNING DERTOR'S SCHEDULES

DECLARATION UNDER	R PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, informati	d the foregoing summary and schedules, consisting of17 sheets, and that they on, and belief.
Date December 10, 2010	Signature:/s/ Wonda Gordillo
	Debtor:
	Signature: Not Applicable
Date	Signature: Not Applicable (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of the 110(h) and 342(b); and, (3) if rules or guidelines have been provided the debtor with a copy of the state of the compensation and have provided the debtor with a copy of the state of the compensation and have provided the debtor with a copy of the compensation and have provided the debtor with a copy of the compensation and have provided the debtor with a copy of the compensation and have provided the debtor with a copy of the compensation and have provided the debtor with a copy of the compensation and the compensation and the compensation and the copy of the copy	ptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for is document and the notices and information required under 11 U.S.C. §§ 110(b), romulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable ce of the maximum amount before preparing any document for filing for a debtor or .
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, to	itle (if any), address, and social security number of the officer, principal, responsible person, or partner
who signs this document.	
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
if more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 1. 8 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PE	CRJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the pre-	sident or other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership ] of the	[corporation or partnership] named as debtor the foregoing summary and schedules, consisting ofsheets (total
shown on summary page plus 1), and that they are true and con	
Date	Signature:
	·
	[Print or type name of individual signing on behalf of debtor.]

# Bankruptcy2010 @1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

# B7(CASE 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main UNITED SPAMES BARRE LEPT COURT DISTRICT OF NEW JERSEY

In Re	Wonda Gordillo	_ Case No	
		(if known)	_

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE
2010	21000	Employment, all figures estimated.
2009	36879	
2008	34893	

# Bankruptcy2010 ©1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

BAC Home Loans Servicing LP vs. Wonda Gordillo aka Wanda Gordillo et al F-044802-10 Foreclosure

NJ Superior Court Atlantic County Chancery Pending

Division

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

## ${\bf 5.} \quad {\bf Repossessions, foreclosures \ and \ returns}$

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

## 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Subranni Ostrove & Zauber, Esqs.

12/10/10

\$600.00

1624 Pacific Avenue

POB 1913

Atlantic City, NJ 08404

CC&BC 12/3/10

\$30.00

Credit Counseling

Route 9 Marmora, NJ

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\square$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND DESCRIPTION AND ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

# Bankruptcy2010 ©1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

## 15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

 $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

None				e debtor provided notice viit to which the notice v		
	SITE NAME AND ADDRESS		AND ADDRESS ERNMENTAL UNIT	DATE OF NOTICE	]	ENVIRONMENTAL LAW
None		which the debtor i	is or was a party. Ind	ling settlements or ord icate the name and add oer.		
	NAME AND ADDR OF GOVERNMENTAL		DOCKET NUM	MBER	STATU	S OR DISPOSITION
	18. Nature, location an	d name of busines	s			
None	businesses, and begin partner, or managing trade, profession, or	executive of a control other activity of a case, or in whi	g dates of all busine corporation, partnersheither full- or part- ch the debtor owned	sses, taxpayer identific sses in which the del sip, sole proprietorship time within six years 5 percent or more of t ent of this case.	otor was an o, or was s immediate	officer, director, elf-employed in a ely preceding the
	and beginning and en	ding dates of all	businesses in which t	ayer identification num he debtor was a partne diately preceding the co	er or owned	5 percent or more
	businesses, and begin	nning and ending	dates of all busines	es, taxpayer identifica ses in which the debt six years immediately	or was a pa	artner or owned 5
NAM	IE LAST FOUR SOCIAL-SEC OTHER IND TAXPAYER (ITIN)/ COM	CURITY OR DIVIDUAL R-I.D. NO.	ADDRESS	NATURE OF E	BUSINESS	BEGINNING AND ENDING DATES
None	b. Identify any bus in 11 U.S.C. § 101.	siness listed in res	sponse to subdivision	a., above, that is "sing	le asset real	estate" as defined
	NAME			ADD	ORESS	

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

# Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 33 of 49

	[If completed by an individual or individual an	id spouse]	
	I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct		n the foregoing statement of financial affairs and any
Date	December 10, 2010	Signature	/s/ Wonda Gordillo
		of Debtor	WONDA GORDILLO
	_0	_ continuation sheets	attached
	Penalty for making a false statement: Fine of	f up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
	DECLARATION AND SIGNATURE OF	NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compen (3) if ru preparei	clare under penalty of perjury that: (1) I am a bankrup sation and have provided the debtor with a copy of this less or guidelines have been promulgated pursuant to 1	ptcy petition preparers document and the n 11 U.S.C. § 110 setti	r as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
Printed	or Typed Name and Title, if any, of Bankruptcy Petition	Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bar		•	social security number of the officer, principal, responsible person, or
Address	;		
X			
Signatu	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals who individual:	o prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	al signed sheets conf	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 34 of 49

B8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

	Wonda Gordillo			
In re			Case No.	
111 10	Debtor	,	case 110.	Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

			7
Property 1	No. 1		
Creditor's Name: BAC/Countrywide			<b>Describe Property Securing Debt:</b> 525 Lafayette Ave., Pleasantville, NJ 08232
1 ^ <i>i</i>	will be (check one): Surrendered	<b>T</b> Pariot	
<b>1</b>	Surrendered	☐ Retained	
If retaining	ng the property, I intend to (check	at least one):	
	Redeem the property		
	Reaffirm the debt		
	Other. Explain		(for example, avoid lien
using 11	U.S.C. §522(f)).		
Property	is (abook on a)		
Property	is (check one):  Claimed as exempt	ı <b>√ı</b>	Not claimed as exempt
	Claimed as exempt		Not claimed as exempt
Property 1	No. 2 (if necessary)		]
Creditor'	s Name:		Describe Property Securing Debt:
-	***		
1 1	will be (check one):	<b>5</b> 5	
	Surrendered	Retained	
If retaining	ng the property, I intend to (check	at least one):	
	Redeem the property		
	Reaffirm the debt		
	Other. Explain		(for example, avoid lien
using 11	U.S.C. §522(f)).		
D	· / 1 · 1 · )		
Property:	is (check one):  Claimed as exempt	<b>—</b>	Not claimed as exempt
	Ciamieu as exempt	ر بي	not claimed as exempt

## Case 10-48150-JNP

Document

Page 35 of 49

Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main

Page 2

B8 (Official Form 8) (12/08)

Bankruptcy2010 @1991-2010, New Hope Software, Inc., ver. 4.5.9-755 - 30820-302Y-08010 - Adobe PDF

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Proper	rty	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
0continuation sheets attached (	(if any)	
	hat the above indicates my intention as to	
Estate securing debt and/or persona	al property subject to an unexpired lease.	
Date: December 10, 2010	/s/ Wonda Gordillo	
Date	Signature of Debtor	
	Compton of Live Date	
	Signature of Joint Debt	Of

B 201B (Form 201B) (12/09)

Document Page 36 of 49

## **United States Bankruptcy Court** DISTRICT OF NEW JERSEY

n re Wonda Gordillo	Case No
Debtor	(If known)
	E TO CONSUMER DEBTOR(S) IE BANKRUPTCY CODE
Certification of [Non-Attorney]	<b>Bankruptcy Petition Preparer</b>
I, the [non-attorney] bankruptcy petition preparer signing ebtor the attached notice, as required by § 342(b) of the Bankrupt	
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.	(cooquate by so blace group)
	of the Debtor I the attached notice, as required by § 342(b) of the Bankruptcy
Wonda Gordillo Printed Names(s) of Debtor(s)	x /s/ Wonda Gordillo December 10 Signature of Debtor Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Joint Debtor, (if any)

Date

Case No. (if known)

#### Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Case 10-48150-JNP Page 37 of 49 Document

American Honda Finance 200 Continental Dr. Newark, DE 19713

BAC/Countrywide 450 American St. # SV416 Simi Valley, CA 93065

BAC/Countrywide Attn: Powers Kirn 728 Marne Highway Ste. 200

Moorestown, NJ 08057

Bank of America POB 17054

Wilmington, DE 19884

Chase POB 15298

Wilmington, DE 19850

Chase Manhattan Mortgage

POB 24696

Columbus, OH 43224

Citi POB 6241

Sioux Falls, SD 57117

CitiFinancial 300 Saint Paul Place Baltimore, MD 21202 Discover Financial Services

POB 15316

Wilmington, DE 19850

GEMB/JCPenney POB 981131

El Paso, TX 79998

GEMB/Sam's Club POB 981064

El Paso, TX 79998

Luis Quiles

739 East Landis Ave Apt 2 Vineland, NJ 08360

Midland Mortgage Company

POB 268959

Oklahoma City, OK 73126

Sears/CBSD POB 6189

Sioux Falls, SD 57117

Sovereign Bank 450 Penn St.

Reading, PA 19602

Verizon Wireless POB 26055

Minneapolis, MN 55426

Case 10-48150-JNP Doc 1 Filed 12/10/10 Entered 12/10/10 09:41:10 Desc Main Document Page 38 of 49

### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re	Wonda Gordillo	,	
	Debtor		Case No.
			Chapter <sup>7</sup>
	VERIFICA	TION OF LIS	T OF CREDITORS
correc	I hereby certify under penalty of perjury that and complete to the best of my knowledge.	nat the attached I	ist of Creditors which consists of 1 page, is true,
Date	December 10, 2010	Signature of Debtor	/s/ Wonda Gordillo WONDA GORDILLO

B203 12/94

# United States Bankruptcy Court

	Biotidor	OI INEVIOLITOR	_ '	
	In re Wonda Gordillo	Case	e No	·
		Chap	pter7	1
	Debtor(s)			
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FO	OR DEBTOR	₹
	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I ce and that compensation paid to me within one year before the filin rendered or to be rendered on behalf of the debtor(s) in contemp	ng of the petition in bank	ruptcy, or agree	ed to be paid to me, for servi
	For legal services, I have agreed to accept	\$_	1,200.00	_
	Prior to the filing of this statement I have received	\$_	600.00	_
	Balance Due	\$	600.00	_
2.	The source of compensation paid to me was:			
	☑ Other (specify)			
<b>.</b>	The source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (specify)			
ISS	I have not agreed to share the above-disclosed compensatiociates of my law firm.	ion with any other perso	on unless they a	are members and
f m	I have agreed to share the above-disclosed compensation by law firm. A copy of the agreement, together with a list of the national states of the part			
	In return for the above-disclosed fee, I have agreed to render le	gal service for all aspec	ts of the bankru	ıptcy case, including:
	<ul><li>a. Analysis of the debtor's financial situation, and rendering adv</li><li>b. Preparation and filing of any petition, schedules, statements</li><li>c. Representation of the debtor at the meeting of creditors and</li><li>d. [Other provisions as needed]</li></ul>	of affairs and plan which	h may be requii	red;
Tł	ne retainer agreement is incorporated by reference.			

CEI	ΚI	IFI	CA	HC	)[\

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

December 10, 2010

/s/ Thomas J. Subranni, Esq.

Date

Signature of Attorney

SUBRANNI OSTROVE & ZAUBER, ESQ

Name of law firm

₽
Δ.
_
43
~
-
◂
_
c
$\overline{}$
-
õ
$\simeq$
œ
4
٧.
v
Ė
٠,
⊹
'n
(1)
_
S
0
ě
ne
one
Fone
Hone
' Hone
w Hone
w Hone
lew Hone
New Hone
New Hone
New Hone
<ol> <li>New Hone</li> </ol>
<ol><li>New Hone</li></ol>
10. New Hone
010. New Hone
2010. New H
-2010. New Hone
2010. New H
1-2010. New H
2010. New H
1-2010. New H
1-2010. New H
1-2010. New H
1991-2010. New H
1991-2010. New H
©1991-2010. New H
1991-2010. New H
10 @1991-2010. New H
010 @1991-2010. New H
010 @1991-2010. New H
/2010 @1991-2010. New H
/2010 @1991-2010. New H
/2010 @1991-2010. New H
cv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruntcv2010 @1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H
ankruptcv2010@1991-2010. New H

	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re Wonda Gordillo	☐ The presumption arises.
Debtor(s)	<b>☑</b> The presumption does not arise.
Case Number:	$\square$ The presumption is temporarily inapplicable.
(If known)	

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

Comp	complete separate statements if they believe this is required by \(\gamma \tau \beta \beta \chi(\delta) \lambda(\delta).					
	Part I. MILITARY AND NON-CONSUMER DEBTORS					
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 11 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).					
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.					
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.  Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries					
1C	below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard  a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and					
	I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;					
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on					

		Part II. CALCULATION OF MONTHLY I	NCOME FOR § 707(b)(7) EX	KCL	USION	
2	a.	Infiling status. Check the box that applies and complete Unmarried. Complete only Column A ("Debtor's Incomplete, not filing jointly, with declaration of separate legality of perjury: "My spouse and I are legally separate living apart other than for the purpose of evading the Complete only Column A ("Debtor's Income") for Legality apart of the purpose of evading the Complete only Column A ("Debtor's Income") for Legality apart of the purpose of evading the Column A ("Debtor's Income") for Legality apart of the purpose of evading the Column A ("Debtor's Income") and Column B (Spot Married, filing jointly. Complete both Column A ("Defor Lines 3-11.	ome") for Lines 3-11. households. By checking this box ted under applicable non-bankrupt e requirements of § 707(b)(2)(A) clines 3-11. parate households set out in Line 2 use's Income) for Lines 3-11.	, del cy la of th 2.b a	btor declare aw or my sp e Bankrupt above. <b>Com</b>	es under bouse and I cy Code."
	the six month	tures must reflect average monthly income received from a calendar months prior to filing the bankruptcy case, en before the filing. If the amount of monthly income variativide the six-month total by six, and enter the result on	nding on the last day of the ied during the six months, you	1	Column A Debtor's Income	Column B Spouse's Income
3	Gross	wages, salary, tips, bonuses, overtime, commissions.	•	\$	1,892.80	\$ N.A.
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses					
	a.	Gross receipts	\$ 0.00			
	b.	Ordinary and necessary business expenses	\$ 0.00			
	c.	Business income	Subtract Line b from Line a	\$	0.00	\$ N.A.
	in the a	nd other real property income. Subtract Line b from appropriate column(s) of Line 5. Do not enter a number of the operating expenses entered on Line b as a contract of the operating expenses entered on Line b as a contract of the operating expenses entered on Line b as a contract of the operating expenses entered on Line b as a contract of the operating expenses entered on Line b as a contract of the operating expenses entered on Line b as a contract of the operation of the ope	r less than zero. <b>Do not include</b>			
5	a.	Gross receipts	\$ 0.00			
	b.	Ordinary and necessary operating expenses	\$ 0.00			
	c.	Rent and other real property income	Subtract Line b from Line a	\$	0.00	\$ N.A.
6	Interes	st, dividends and royalties.		\$	0.00	\$ N.A.
7	Pension	n and retirement income.		\$	0.00	\$ N.A.
8	expens purpos your sp	nounts paid by another person or entity, on a regular ses of the debtor or the debtor's dependents, including the continuity of the debtor or the debtor's dependents, including the continuity of the debtor's dependents, including the continuity of the debtor's dependents of the debtor's dependent of the debtor's dependents, including the debtor's dependents and debtor's dependent of the debtor's debtor'	ng child support paid for that yments or amounts paid by should be reported in only one	\$		\$ N.A.
9	Howev was a b Column Unem	ployment compensation. Enter the amount in the appropriate, if you contend that unemployment compensation repensition under the Social Security Act, do not list the amount in A or B, but instead state the amount in the space below apployment compensation claimed to be seffit under the Social Security Act  Debtor \$	ceived by you or your spouse ount of such compensation in	\$	0.00	\$ N.A.

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.    Social   Social	\$	0.00	\$	N.A.
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	1,892.80	\$	N.A.
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$			1,892.80
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by 12 and enter the result.	the	number	\$ 2	22,713.60
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state ar size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of th bankruptcy court.)		ousehold		
	a. Enter debtor's state of residence: NewJersey b. Enter debtor's household size: 2	,		\$ 0	59,539.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete F  The amount on Line 13 is more than the amount on Line 14. Complete the remaining	Parts	s IV, V, VI	or V	/II.

#### Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)							
16	Enter the amount from Line 12.	\$	N.A.					
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.							
	a.   \$							
	b.   \$							
	c.   \$							
	Total and enter on Line 17.							
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	N.A.					

Part V. CALCULATION OF DEDUCTIONS FROM INCOME										
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)										
19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of person is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							\$	N.A.	
19B	of-Poc Out-of www.u person years of that wo addition under of 65 and	ket Health Care for persons -Pocket Health Care for per 1sdoj.gov/ust/ or from the cl s who are under 65 years of of age or older. (The applicate ould currently be allowed as onal dependents whom you see 55, and enter the result in Li	alth care. Enter in Line a1 below the amount from IRS National Standards for Outer persons under 65 years of age, and in Line a2 the IRS National Standards for are for persons 65 years of age or older. (This information is available at some the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of years of age, and enter in Line b2 the applicable number of persons who are 65 he applicable number of persons in each age category is the number in that category allowed as exemptions on your federal income tax return, plus the number of any nom you support.) Multiply line a1 by Line b1 to obtain a total amount for persons esult in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons are result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and 9B.							
	Perso	ns under 65 years of age		Perso	ns 65 years o	f age or older				
	a1.	Allowance per person	N.A.	a2.	Allowance	per person	N.A.			
	b1.	Number of persons	N.A.	b2.	Number of	persons				
	c1.	Subtotal	N.A.	c2.	Subtotal		N.A.		\$	N.A.
20A	Utilities availabl consists	andards: housing and utilities s Standards; non-mortgage e e at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or s of the number that would cober of any additional depen	expenses for the a from the clerk of currently be allow	applical f the ba ved as e	ble county and nkruptcy cour exemptions on	family size. (This t.) The applicable t	information i family size		\$	N.A.
20B	Housin inform family tax retu Averag	Standards: housing and utiliting and Utilities Standards; mation is available at <a href="www.us">www.us</a> size consists of the number ourn, plus the number of any ge Monthly Payments for an and enter the result in Line	nortgage/rent exp sdoj.gov/ust/ or f that would curre additional depen y debts secured l	ense for from the ently be dents v	or your county e clerk of the b allowed as ex whom you supp home, as state	and family size (the bankruptcy court) (the emptions on your form the court); enter on Line ed in Line 42; subtr	is he applicable ederal income b the total of	e e the		
	a.   I	RS Housing and Utilities St	andards; mortgag	ge/renta	al expense	\$	N.A.			
		Average Monthly Payment face, if any, as stated in Lir		ıred by	your	\$	N.A.			
	c. N	Vet mortgage/rental expense				Subtract Line b from	om Line a		\$	N.A.
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:									
								-	\$	N.A.

		<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
		Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.				
2	2A	$\square$ 0 $\square$ 1 $\square$ 2 or more.				
		If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$	N.A.		
2:	2B	amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
		<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  \$\Begin{array} 1 & \Boxed & 2 \text{ or more.} \end{array}\$				
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>					
		a. IRS Transportation Standards, Ownership Costs \$ N.A.  Average Monthly Payment for any debts secured by Vehicle 1, \$				
		b. as stated in Line 42 N.A.				
		c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$	N.A.		
		<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.				
		Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b>				
2	4	a. IRS Transportation Standards, Ownership Costs \$ N.A.				
		b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 N.A.				
		c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$	N.A.		
2	25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b>	\$	N.A.		
	26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$	N.A.		
2	27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$	N.A.		
		<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support				
	28	payments. <b>Do not include payments on past due obligations included in Line 44.</b>	\$	N.A.		

29	Other Necessary Expenses: education for employment or for a physical Enter the total average monthly amount that you actually expend for education employment and for education that is required for a physically or mentally continuous and the expension of the exp	ion that is a condition of	\$	N.A.
	whom no public education providing similar services is available.		1	
30	Other Necessary Expenses: childcare. Enter the total average monthly am expend on childcare—such as baby-sitting, day care, nursery and preschool. educational payments.		\$	N.A.
31	Other Necessary Expenses: health care. Enter the total average monthly a on health care that is required for the health and welfare of yourself or your reimbursed by insurance or paid by a health savings account, and that is in e Line 19B. Do not include payments for health insurance or health saving	dependents, that is not excess of the amount entered in	\$	N.A.
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				N.A.
Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32				N.A.
	Subpart B: Additional Living Expense I Note: Do not include any expenses that you have I			
34	Health Insurance, Disability Insurance and Health Savings Account Exexpenses in the categories set out in lines a-c below that are reasonably necestor your dependents.  a. Health Insurance b. Disability Insurance c. Health Savings Account  Total and enter on Line 34.  If you do not actually expend this total amount, state your actual average below:	\$ N.A. \$ N.A. \$ N.A.	\$	N.A.
	\$N.A			
35	Continued contributions to the care of household or family members. E monthly expenses that you will continue to pay for the reasonable and neces elderly, chronically ill, or disabled member of your household or member of unable to pay for such expenses.	ssary care and support of an	\$	N.A.
36	<b>Protection against family violence.</b> Enter the total average reasonably neces you actually incurred to maintain the safety of your family under the Family Services Act or other applicable federal law. The nature of these expenses is confidential by the court.	Violence Prevention and	\$	N.A.
Home energy costs Enter the total average monthly amount, in excess of the allowance specified by IRS  Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				N.A.
38	Education expenses for dependent children less than 18. Enter the total at expenses that you actually incur, not to exceed \$147.92* per child, for attended elementary or secondary school by your dependent children less than 18 year your case trustee with documentation of your actual expenses and your claimed is reasonable and necessary and not already accounted for in the	dance at a private or public ars of age. You must provide must explain why the amount	\$	N.A.

<sup>\*</sup>Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	N.A.	
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170 (c)(1)-(2)						N.A.	
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.						N.A.	
	Subpart C: Deductions for Debt Payment							
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total Average Monthly payments on Line 42.							
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?			
	a.			\$	☐ yes ☐ no			
	b.			\$	☐ yes ☐ no			
	c.			\$ Total: Add Lin	yes no			
				a, b and c		\$	N.A.	
42	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the credito in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43		Name of Creditor	Property Securing the Debt	1/60th of	the Cure Amount			
	a.			\$				
	b.			\$				
	c.			\$		\$	N.A.	
	Pavn	nents on prepetition priority (	elaims. Enter the total amount, divi	ded by 60 of all	priority claims, such			
44	as pr	iority tax, child support and alir	nony claims, for which you were li gations, such as those set out in L	able at the time		\$	ΝΔ	

		ter 13 administrative expenses. If you are eligible to file a case under Chapte ving chart, multiply the amount in line a by the amount in line b, and enter the ase.		ve							
	a. Projected average monthly Chapter 13 plan payment. \$ N.A.										
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	N.A.								
	c.		otal: Multiply Lines and b	\$	N.A.						
46	Total	<b>Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.		\$	N.A.						
	Subpart D: Total Deductions from Income										
47	Total	of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, a	and 46.	\$	N.A.						
		Part VI. DETERMINATION OF § 707(b)(2) PRE	SUMPTION								
		the amount from Line 18 (Current monthly income for § 707(b)(2))		\$	N.A.						
.,		the amount from Line 47 (Total of all deductions allowed under § 707(b)(		\$	N.A.						
		nly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and		\$	N.A.						
<b>5</b> 1		onth disposable income under § 707(b)(2). Multiply the amount in Line 50 by the result.	the number 60 and	\$	N.A.						
	Initia	I presumption determination. Check the applicable box and proceed as direct	ted.	<b>'</b>							
52	The amount on Line 51 is less than \$7,075*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.  The amount set forth on Line 51 is more than \$11,725*. Check the "Presumption arises" box at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.  The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines										
	<u></u>	through 55).		\$	N.A.						
53	Enter the amount of your total non-priority unsecured debt										
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.										
55	Secondary presumption determination. Check the applicable box and proceed as directed.  The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.  The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VIII.										
	Part VII: ADDITIONAL EXPENSE CLAIMS										
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.										
	Expense Description Monthly A										
56	8	ì.	\$	N.A.							
	l	D	\$	N.A.							
	(	D.	\$	N.A.							
		Total: Add Lines a, b and c		N.A.							

<sup>\*</sup>Amounts are subject to adjustment on 4/1/2013, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Part VIII: VERIFICATION								
	I declare under penalty of perjury that the in both debtors must sign.)	nformation prov	ided in this statement is true and correct. (If this a joint case,						
	Date: December 10, 2010	Signature: _	/s/ Wonda Gordillo (Debtor)						
57	Date:	Signature: _	(Joint Debtor, if any)						

Income Month 1			Income Month 2		
Gross wages, salary, tips	1,892.80	0.00	Gross wages, salary, tips	1,892.80	0
Income from business	0.00	0.00	Income from business	0.00	0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	C
Pension, retirement	0.00	0.00	Pension, retirement	0.00	C
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0
Unemployment	0.00	0.00	Unemployment	0.00	0
Other Income	0.00	0.00	Other Income	0.00	C
Income Month 3			Income Month 4		
Gross wages, salary, tips	1,892.80	0.00	Gross wages, salary, tips	1,892.80	C
Income from business	0.00	0.00	Income from business	0.00	(
Rents and real property income	0.00	0.00	Rents and real property income	0.00	(
Interest, dividends	0.00	0.00	Interest, dividends	0.00	C
Pension, retirement	0.00	0.00	Pension, retirement	0.00	C
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	C
Unemployment	0.00	0.00	Unemployment	0.00	(
Other Income	0.00	0.00	Other Income	0.00	(
Income Month 5			Income Month 6		
Gross wages, salary, tips	1,892.80	0.00	Gross wages, salary, tips	1,892.80	C
Income from business	0.00	0.00	Income from business	0.00	0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0
Unemployment	0.00	0.00	Unemployment	0.00	0
Other Income	0.00	0.00	Other Income	0.00	(

### Additional Items as Designated, if any

### Remarks